

Here are 10 aspects of the Wall Street Reform and Consumer Protection Act you may not know about -- the online attention-deficit version.

1. Stronger protections for consumers against unfair credit card practices like rate hikes for existing credit card balances.

2. Mortgage brokers will be prohibited from making higher commissions by selling mortgages they know consumers can't afford.

3. Free annual credit scores so people can stay on top of their finances. *[Clarification: free credit scores are available if you receive worse terms on a loan because of something on your credit report, or if you are rejected.]*

4. No more taxpayer-funded bailouts. If a company can't make it, it will have to liquidate.

5. Greater input by company shareholders over how much a CEO gets paid. And companies' compensation boards are now required to be truly independent.

6. Brokers who offer investment advice will have to act in the best interests of their customers, not their own financial interests.

7. Financial firms won't be allowed to grow so large that if one fails, it will affect the entire financial system.

8. There will be one agency whose sole job is to make sure that consumers get the protections they deserve and to set clear rules to hold banks, mortgage companies, payday lenders, and credit card lenders accountable.

9. Businesses can't be charged extra fees for debit card "swipe fees" that exceed the cost of processing transactions.

10. You can learn plenty more [at WhiteHouse.gov](http://WhiteHouse.gov) or at financialstability.gov